

The enclosed signage is provided as an example of compliant surcharge disclosure. Merchants are free to develop their own signage that meets surcharging requirements and are permitted to combine brand messages if more than one credit card brand is surcharged (e.g., Visa and MasterCard).

Compliance with Visa's requirements does not imply compliance with any relevant State laws.

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### Point-of-Entry Disclosure Example

We impose a surcharge  
on credit cards that is  
not greater than our  
cost of acceptance

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### Point-of-Sale Disclosure Examples

We impose a surcharge of \_\_\_\_\_%  
on the transaction amount on Visa  
credit card products, which is not  
greater than our cost of acceptance.  
We do not surcharge Visa debit cards.

We impose a surcharge of \$ \_\_\_\_\_  
on the transaction amount on Visa  
credit card products, which is not  
greater than our cost of acceptance.  
We do not surcharge Visa debit cards.